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June 22, 2015

The Honorable Tom Wheeler
Chairman
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

Re: GN Docket No. 13-5, Technology Transitions; GN Docket No. 12-353, AT&T
Petition to Launch a Proceeding Concerning the TDM-to-IP Transition; WC Docket
No. 05-25, Special Access for Price Cap Local Exchange Carriers.

Dear Chairman Wheeler:

My name is Bryan Barger, head of IT Operations at 1st Trust Bank, a state-chartered and FDIC insured bank located in Hazard, Kentucky. Our bank was established in 2004 after our founders noticed a need for a locally-managed institution that is focused on quality customer service, customized financial products and services, and personal attention.

Prior to 2004, many Hazard-area banks had been acquired by regional multi-bank holding companies headquartered outside of Hazard. In many cases, these acquisitions and consolidations have been accompanied by fee changes, management and personnel changes, branch closings, the dissolution of local boards of directors, and ultimately, a decline in the level of personalized customer service.

1st Trust Bank was built for customers who prefer to conduct business with a locally-managed institution that demonstrates an active interest in their businesses and personal financial affairs. This ethos carries itself over into the types of services we choose for our business – including data and voice services. Our customers rely on us to handle their financial transactions and provide support in a timely fashion – both of which rely heavily on broadband service.

As an organization built on values like ours, we commend the FCC's efforts to provide customers with a variety of choices for broadband service and urge you to protect the wholesale access market. By keeping the marketplace open, businesses like ours will continue to have the power to choose a competitive broadband provider based around their unique needs.

Sincerely,



Bryan Barger
Head of IT Operations, 1st Trust Bank

cc: Commissioner Mignon Clyburn
Commissioner Jessica Rosenworcel
Commissioner Ajit Pai
Commissioner Michael O'Rielly
Jonathan Sallet
Matthew DelNero
Howard Symons
GiGi Sohn